

## REMARKS

Currently, claims 1-26 are pending. Claims 1-26 are rejected by the Office Action. In this response, the Applicant is canceling claims 3, 11, 17, and 23 and is amending claims 1, 9, 15, 21, and 22.

### Claims Rejections

#### 35 USC §103(a) Rejections

Claims 1-8 and 15-20 are rejected by the Office Action under 35 USC §103(a) as being unpatentable over Shaffer (U.S. Patent No. 5,901,214) in view of Mankovitz (U.S. Patent No. 6,253,069). Claim 1 is amended to include the feature of “a gateway terminal coupled to the automated call handler and having a searchable database having stored therein credit history information, wherein the gateway terminal further has a security checker for ensuring access to the searchable database by authorized callers”. (Emphasis added.) The amended feature includes the feature that was included in claim 3 (as originally filed). Claim 3 is cancelled by the Applicant. Regarding claim 3, the Office Action alleges that “Schaffer discloses the gateway terminal further has a security checker for ensuring access to the searchable database by authorized callers (column 23, lines 35-54)”. Schafer does teach (Column 23, lines 35-54. Emphasis added.):

There are three major individual databases 114 that are indexed by social security number: TRW, Equifax and TransUnion (TU). The preferred database is the TU database. Once an individual's social security number has been retrieved from above (database 112), it is a basic process to use the social security number as a means of retrieving credit and public record data associated with the social security number from the TU database.

Polk and some states provide access into their driver license databases based on knowing a driver's license number. Again, once this is retrieved from database 112 above, it is a basic process to access this data. This data contains driving history, and in some cases, linkage to vehicle registration data. An automobile make and model associated with the household and individuals can be retrieved from the vehicle registration data.

Schaffer teaches about indexing a database with a social security number but not teach or even suggest “a security checker for ensuring access to the searchable database by authorized callers”.

However, the present application teaches, for example, (Page 17, lines 15-21. Emphasis added.):

Apparatus 32 then requests the user to enter a personal identification number (PIN) to verify the user's registration. If the user is not registered, the registration procedure discussed below with relation to FIGURE 6 may be followed. The user enters data using decimal code (base 10) and “Touch-call” or “Touch-tone.” The call handler 16 receives the PIN and forwards it to the security checker 24 through the modem 26. The security checker 24 verifies the user's registration and sends the user's registration-related data back to the call handler 16.

The Applicant requests for reconsideration of claim 1 as amended. Similarly, claim 15 is amended to include the feature of “a gateway terminal coupled to the automated call handler and having a searchable database having stored therein address information, wherein the gateway terminal further has a security checker for ensuring access to the searchable database by authorized callers”. The amended feature includes the feature that was included in claim 17 (as originally filed). Claim 17 is cancelled by the Applicant. Claims 2, 4-8 and 16, and 18-20 are dependent from independent claims 1 and 15 and are patentable for at least the above reasons. The Applicant thus requests for reconsideration of these claims.

Claims 9-14 are rejected under 35 USC §103(a) as being unpatentable over Shaffer in view of Lowery (U.S. Patent No. 6,446,111). The Applicant has amended claim 9 to include the feature of “a gateway terminal coupled to the automated call handler and having a searchable database having stored therein book availability information, wherein the gateway terminal further has a security checker for ensuring access to the searchable database by authorized callers”. The amended feature includes the feature that was included in claim 11 (as originally filed). Claim 11 is cancelled by the

Applicant. Claims 10 and 12-14 are dependent from independent claim 9 and are patentable for at least the above reasons. The Applicant thus requests for reconsideration of these claims.

Claims 21-23 are rejected under 35 USC §103(a) as being unpatentable over Shaffer in view of Mankovitz and in further view of Lowery. The Applicant has amended claim 21 to include the feature of “searchable database means for storing information and coupled to the means for providing interactive communication with the user, wherein the information is selected from the group consisting of credit history information, book availability, and address information, and wherein the searchable database means comprises means for security checking in order to ensure access to the searchable database means by authorized callers”. As discussed above, neither Shaffer, nor Mankovitz, nor Lowery, nor the combination teaches or even suggests this feature. Thus, the Applicant requests for reconsideration of claim 21.

The Applicant has amended claim 22 to include the feature of “receiving a plurality of character responses from the caller to form a request, wherein each response represents a single ASCII character, wherein step (b) comprises receiving a plurality of two-character responses wherein each two-character response represents a single ASCII character”. The amended feature includes the feature that was included in claim 23 (as originally filed). Claim 23 is cancelled by the Applicant. Regarding claim 23 the Office Action alleges that “Schaffer discloses the gateway terminal further has a data analyzer for converting the digits into at least at least one American Standard Code for Information Interchange (ASCII) character (column 3, lines 16-31)”. The cited capability is NOT what is being claimed in claim 23 (and now amended claim 22). Rather, claim 22 includes the feature of “receiving a plurality of character responses from the caller to form a request, wherein each response represents a single ASCII character, wherein step (b) comprises receiving a plurality of

two-character responses wherein each two-character response represents a single ASCII character".  
(Emphasis added.) The present application, for example teaches (Page 18, lines 17-18. Emphasis added.)

As discussed earlier, the user may enter information into the system using the keypad of a telephone. The request by the user is preferably entered by applying two digits for each letter, the first digit identifying the group of letters and the second digit identifying the particular letter within the group.

The Applicant thus requests for reconsideration of claim 22.

Claims 24 and 26 are rejected by the Office Action as being unpatentable over Shaffer in view of Mankovitz and in further view of Dlugos (U.S. Patent No. 4,135,662). Because claims 24 and 26 are dependent upon claims 1 and 15, respectively, the Applicant requests for reconsideration for at least the above reasons. Moreover, the Office Action alleges that Dlugos teaches "a conversion module that transforms a first digit and a second digit into a letter, wherein the first digit identifies a group of letters and a second digit identifies the letter within the group (column 6, lines 18-23)." (Emphasis added.) Dlugos does teach (Column 6, lines 18-23. Emphasis added.)

The programmable logic array 56a receives either the BCD DIGIT SIGNALS (a-d) or the ERROR SIGNALS (A-G) and converts such signals directly into letter or numeral segment codes which are sequentially pulled to place either numerical data or prompting messages into the display 22a.

Dlugos uses only one digit (signal) to convert into a letter.

Claim 25 is rejected under 35 USC §103(a) as being unpatentable over Shaffer in view of Lowery and in further view of Dlugos. Because claim 25 depends from claim 9, the Applicant requests for reconsideration for at least the above reasons. Moreover, the above discussion regarding Dlugos applies to claim 25.

Response to the Arguments

The Office Action states that "In Response to applicant's argument that the references fail to show certain features of applicant's invention, it is noted that the features upon which applicant relies (i.e., 'wherein the gateway terminal further has a security checker for ensuring access to the searchable database by authorized callers') are not recited in the rejected claim(s)." The Applicant disagrees because claims 3, 11, and 17, as originally filed, include the cited feature as discussed in the Applicant's response to the previous Office Action.

All objections and rejections have been addressed. Hence, it is respectfully submitted that the present application is in condition for allowance, and a notice to that effect is earnestly solicited.

Respectfully submitted,

Date: December 30, 2003

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